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In the Specification

Please amend the paragraph beginning at page 1, line 2 as follows:

The present application is related to commonly assigned and concurrently filed United States Patent Application Serial No. _____09/324,418, entitled "METHODS, SYSTEMS AND COMPUTER PROGRAM PRODUCTS FOR GENERATING USER-DEPENDENT CRYPTOGRAPHIC KEYS," (Attorney Docket No. 5577-160) the disclosure of which is incorporated herein by reference as if set forth fully.

